



**A Brief Introduction to the  
Farmers Market Nutrition  
Program Checks  
(FMNP & SFMNP)  
&  
Fruit & Vegetable Checks  
(FVC)**

# Farmers' Market Nutrition Program (FMNP) Overview

- The FMNP is a USDA Supplemental Nutrition Grant Program
- The USDA gives grants to state agencies to provide checks to low-income participants
- Two FMNP programs funded: Women, Infants and Children (WIC) (FMNP) and Seniors (SFMNP)
- Checks can be used to buy **fresh fruits, vegetables, cut herbs and honey (Seniors only)** at farmers' markets
- In 2014, farmers received more than \$500,000 through the two programs.

# How the FMNP Programs Work



MDA provides checks to DHMH & DOA



DOA distributes checks to eligible Seniors



DHMH distributes checks to eligible WIC participants



Participants use checks to buy produce from FMNP authorized farmers at markets

# Participant Information

Must qualify based on income (185% of federal poverty level)  
Must have proof of residency in Maryland

## WIC - \$20

- Applicants must be pregnant women, infants, or children up to 5 years and have a nutritional need
- WIC participants receive nutrition education, breastfeeding support, health screenings & referrals to other community support programs
- Can sign up at [WIC clinics](#)

## SENIORS - \$30

- Applicants must be 60 or over
- Must certify income eligibility on application form
- Can sign up at participating [Senior Centers](#)

# Farmer Eligibility & Registration

- Authorized FMNP Farmers must meet the following standards:
  1. The farmer must complete the Maryland FMNP Farmer Application & Agreement.
  2. The farmer must agree to abide by all FMNP rules.
  3. The farmer must sell fruits, vegetables and/or cut herbs and honey (seniors only) grown only in Maryland, Virginia, West Virginia, Delaware or Pennsylvania at a Maryland Farmers Market.
  4. The farmer must not accept FMNP checks for agricultural produce obtained from wholesale distributors. FMNP checks can only be accepted as payment for produce grown by the authorized farmer.
  5. The farmer must be in compliance with all applicable federal, state, and local governmental laws and regulations and obtain all necessary licenses and permits.

Farmer Application & Agreement is due to Shelby Watson **no later than April 30.**



# WIC & SFMNP

## Key Dates

- April 30:** Farmer FMNP applications due
- June – July:** Checks issued to eligible participants (WIC & Seniors)
- June 1:** First date that farmers may accept checks at markets or on-farm stands
- November 30:** Last date that farmers may accept checks at markets or on-farm stands
- December 5:** Last date that farmers may deposit checks for 2014 season







**WIC:** Eligible foods include all locally grown fruits, vegetables and cut herbs **except honey** grown by the authorized farmer. Eligible foods may not be processed or prepared beyond their natural state except for usual harvesting and cleaning processes.

**Seniors:** all of the above + honey





# INELIGIBLE FOODS








# FMNP (WIC)

<b>Maryland 2015 Farmers' Market Nutrition Program</b> <b>Pay to the order of authorized</b> <b>Maryland Farmers' Market Vendor</b> Farmer must deposit no later than December 5, 2015 <b>NOT VALID AT GROCERY STORES</b> Good for the purchase of fresh, locally grown vegetables, fruits, and cut herbs from a FMNP Vendor. Any other use constitutes fraud.		Account # 806629 75-1248/919 <b>700001</b>
 Check out our Farmers Market Finder site on your mobile phone at <a href="http://farmersmarketfinder.ub1.co/">http://farmersmarketfinder.ub1.co/</a> 	<b>STAMP AUTHORIZED FMNP</b>  VENDOR NUMBER HERE	FIRST DATE OF USE   LAST DATE OF USE 6/01/15   11/30/15 PAY EXACTLY <b>\$ 5.00</b> NO CHANGE GIVEN
CITIZENS ALLIANCE BANK • HOWARD LAKE BRANCH • CLARA CITY, MN 56222		PARTICIPANT'S SIGNATURE 


⑈ 700001 ⑆ ⑆ 0919124821 ⑆ 806629 ⑆

# SFMNP (Seniors)

<b>Maryland 2015 Senior Farmers' Market Nutrition Program</b> <b>Pay to the order of authorized</b> <b>Maryland Farmers' Market Vendor</b> Farmer must deposit no later than December 5, 2015 <b>NOT VALID AT GROCERY STORES</b> Good for the purchase of fresh, locally grown vegetables, fruits, honey, and cut herbs from a SFMNP Vendor. Any other use constitutes fraud.		Account # 806637 75-1248/919 <b>200001</b>
 Check out our Farmers Market Finder site on your mobile phone at <a href="http://farmersmarketfinder.ub1.co/">http://farmersmarketfinder.ub1.co/</a> 	<b>STAMP AUTHORIZED FMNP</b>  VENDOR NUMBER HERE	FIRST DATE OF USE   LAST DATE OF USE 6/01/15   11/30/15 PAY EXACTLY <b>\$ 5.00</b> NO CHANGE GIVEN
CITIZENS ALLIANCE BANK • HOWARD LAKE BRANCH • CLARA CITY, MN 56222		PARTICIPANT'S SIGNATURE 

⑈ 200001 ⑆ ⑆ 0919124821 ⑆ 806637 ⑆

# Farmers who are authorized to accept FMNP may also accept WIC FVC checks


THIS CHECK IS VOID WITHOUT A BLUE & RED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW							
	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)			CHECK NUMBER	
	111101	200 708 439	Test, Friday			65730059	
	FIRST DATE TO SPEND	July 04, 2013	DATE REDEEMED	STORE USE ONLY	LAST DATE TO SPEND	August 03, 2013	
<b>CATEGORY: PG</b> TO BE USED FOR THESE ITEMS & QUANTITIES ONLY: <u>10 (Ten) dollars for Fruits and Vegetables</u>  <b>Also accepted by WIC Farmers</b>						CASHIER FILL IN EXACT AMOUNT OF SALE	
						DOLLARS	CENTS
Maryland WIC Program Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349 Account Number: 806610						\$	
						CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR	
SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY  X						VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND	

Only a small percentage of FVCs are redeemed at farmers markets; the majority are accepted at authorized grocery stores.

Farmers must participate in FMNP to accept FVCs.

There are important differences between the FMNP checks and the WIC FVC.

THIS CHECK IS VOID WITHOUT A BLUE & RED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

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Maryland WIC Program		Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349 Account Number: 806610	75-1248 919	SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY		VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND	
				X			

**Maryland 2015 Farmers' Market Nutrition Program**

Pay to the order of authorized  
Maryland Farmers' Market Vendor

Farmer must deposit no later than December 5, 2015  
NOT VALID AT GROCERY STORES

Good for the purchase of fresh, locally grown  
vegetables, fruits, and cut herbs from a FMNP  
Vendor. Any other use constitutes fraud.

Check out our Farmers' Market Finder site  
on your mobile phone at  
<http://farmersmarketfinder.org/>

ACCOUNT # 806629  
75-1248/919

700001

STAMP AUTHORIZED FMNP

FIRST DATE OF USE: 6/01/15 | LAST DATE OF USE: 11/30/15

PAY EXACTLY  
\$ 5.00  
NO CHANGE GIVEN

VENDOR NUMBER HERE

PARTICIPANT'S SIGNATURE

CITIZENS ALLIANCE BANK • HOWARD LAKE BRANCH • CLARK CITY, MN 56222

700001 0919124820 806629



**Comparison Between WIC Fruit & Vegetable Checks (FVC) and Farmers' Market Nutrition Program (FMNP) Checks**

	FVC WIC Fruit & Vegetable Checks	FMNP Farmers' Market Nutrition Program Checks
<b>When Issued?</b>	Monthly	Once/year during the market season
<b>What are the values of the checks?</b>	\$8   \$10   \$15	\$5 (4 checks totaling \$20)
<b>Can the participant pay cash if the purchase price exceeds the value of the check?</b>	Yes	Yes
<b>Can the participant receive change if the purchase price is less than the value of the check?</b>	No	No
<b>Is the participant's name on the check</b>	Yes	No
<b>Customer Usage</b>	Participant must use check between the dates listed on the checks	Participant may use check anytime between June 1 and November 30
	Farmers are required to write the purchase price on all checks	Price is pre-filled
	Participant must sign checks and present ID Folder	Participant must sign checks and present ID Folder
<b>Product Types</b>	Fruits and Vegetables from any source	Grown in Maryland or contiguous counties of bordering states
	No herbs	Herbs allowed
<b>Deposit Procedure</b>	Farmers are to put assigned FMNP stamp on all FVC checks	Farmers are to put assigned FMNP stamp on all FMNP checks
	Checks need to be deposited within 30 days of the last date-to-spend on check	Farmers can deposit checks anytime between June 1 and December 5
	Farmer responsible for returned check charges if returned by the bank	Farmer responsible for returned check charges if returned by the bank
<b>Agreement with the State</b>	Each individual farmer must have a signed written agreement with the State WIC Program	Each individual farmer must have a signed written agreement with the MD Dept of Agriculture once every three years and provide locations to MDA annually
<b>Training</b>	Each farmer must attend training on regulations and procedures of FVCs in first year of program participation, and every three years thereafter	Each farmer must attend training on regulations and procedures of FMNP in first year of program participation, and every three years thereafter
<b>Questions</b>	Contact the WIC Vendor Unit at 410-767-5242	Contact the Dept of Agriculture at 410-841-5776



**FARMERS ARE REQUIRED TO DISPLAY**  
**THEIR FARM NAME & THE FARMERS**  
**MARKET NUTRITION PROGRAM SIGN**

**OLD  
MACDONAL  
D'S FARM**

**Farmers Market  
Nutrition Program**  
*(FMNP – WIC & Seniors)*  
**Checks  
and  
WIC Fruit &  
Vegetable Checks**

**WELCOME HERE**



*Sponsored by:*  
Maryland WIC Program 1-800-242-4WIC (4942)  
Maryland Department of Agriculture 1-800-495-5590  
Maryland Department of Aging 1-800-243-3425

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# More Information

- Handouts available for 2015 season:
  - General program & participant information
  - MDA FMNP Rules & Regulations
  - 2015 FMNP Farmer Application Form & Agreement
- MDA Farmers' Market page:  
[http://mda.maryland.gov/maryland\\_products/Pages/farmers\\_market\\_dir.aspx](http://mda.maryland.gov/maryland_products/Pages/farmers_market_dir.aspx)
- USDA WIC Program:
  - <http://www.fns.usda.gov/wic/>
- USDA Seniors Program:
  - <http://www.fns.usda.gov/wic/SeniorFMNP/SFMNPmenu.htm>

# Points of Contact

## ○MDA:

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